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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 3

Complete if Known

Application Number	09/981,645
Filing Date	October 16, 2001
First Named Inventor	Peter Melchior
Art Unit	3693
Examiner Name	Harish T. Dass
Attorney Docket Number	13364/1025

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	US	4,799,156	01-17-1989		
	US	5,359,509	10-25-1994		
	US	5,644,727	07-01-1997		
	US	5,704,044	12-30-1997		
	US	5,717,989	02-10-1998		
	US	5,842,178	11-24-1998		
	US	5,870,711	02-09-1999		
	US	5,875,437	02-23-1999		
	US	6,035,288	03-07-2000		
	US	6,128,602	10-03-2000		
	US	6,115,690	09-05-2000		
	US	6,141,653	10-31-2000		
	US	6,151,588	11-21-2000		
	US	2002-0095373	07-18-2002		
	US	2002-0099655	07-25-2002		
	US	2002-0107785	08-08-2002		
	US	2002-0120555	08-29-2002		
	US	2002-0156656	10-24-2002		
	US	6,739,517	05-25-2004		

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No.	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		Country Code ³ Number ¹ Kind Code ⁶ (if known)			
		WO 96/12242	04-25-1996		
		WO 01/35286	05-17-2001		
		WO 02/033514	04-25-2002		

Examiner Signature	Date Considered
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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Mohamad, Packeer, "Examining Cash-Flow Forecasts," New Straits Times, Kuala Lumpur, December 10, 1996. 5 pages.	
		Leonard, Adrian, "Internet Services Offered at Lloyd's [5th edition], November 4, 1998, Journal of Commerce, p. 11A.	
		Ternet, Barry A., "Safeguarding Shipments When Going Global," September 1993, Risk Management, Vol. 40, Issue 9, pages 20-26.	
		Watterson, P., "Credit Default Swaps...", "Credit [online], Nov. 2002 [retrieved Mar. 28, 2007] from URL < http://www.srz.com/files/article-november02-creditdefaultswaps.pdf >	

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		Mohamad, Packeer, "Examining Cash-Flow Forecasts," New Straits Times, Kuala Lumpur, December 10, 1996. 5 pages.	
		Leonard, Adrian, "Internet Services Offered at Lloyd's [5th edition], November 4, 1998, Journal of Commerce, p. 11A.	
		Ternef, Barry A., "Safeguarding Shipments When Going Global," September 1993, Risk Management, Vol. 40, Issue 9, pages 20-26.	
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